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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| In re Application of |) | |
| Paul Magee, et al. |) | |
| |) | |
| Serial No.: 09/778,604 |) | Art Unit 3624 |
| |) | |
| Confirmation No.: 4603 |) | |
| |) | |
| Filed: February 7, 2001 |) | Patent Examiner |
| |) | Ella Colbert |
| |) | |
| Title: Automated Financial Transaction |) | |
| Apparatus With Interface That |) | |
| Adjusts To The User |) | |

Mail Stop Amendment
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

Please find enclosed Appellants' Response to the objection in the Office Action
("Action") dated September 8, 2004.